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PTO/SB/122 (01-06)
Approved for use through 12/31/2008. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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CHANGE OF CORRESPONDENCE ADDRESS Application Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	Application Number	10/649,397- Conf.# 6100
	Filing Date	August 27, 2003
	First Named Inventor	DeFrancesco
	Art Unit	3694
	Examiner Name	GREENE, DANIEL LAWSON
	Attorney Docket No.	DLT-001DV1 (104570-141785)

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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

☒ Attorney or agent of record. Registration Number 50,389

☐ Registered practitioner named in the application transmittal letter in an application without an executed oath or declaration. See 37 CFR 1.33(a)(1). Registration Number _____

Signature					
Typed or Printed Name	Robert S. Blasi, Esq.				
Date	January 31, 2007		Telephone	(617) 570-1408	

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

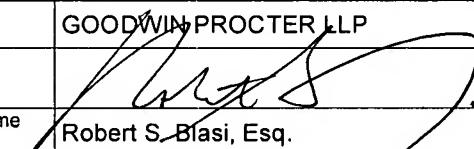
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PTO/SB/21 (09-06)
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	U.S. Application Number	10/649,397 - Conf.# 6100	
	Filing Date	August 27, 2003	
	First Named Inventor	DeFrancesco	
	Art Unit	3694	
	Examiner Name	GREENE, DANIEL LAWSON	
Total Number of Pages in This Submission	3	Attorney Docket Number	DLT-001DV1 (104570-141785)

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Firm Name	GOODWIN PROCTER LLP		
Signature			
Printed name	Robert S. Blasi, Esq.		
Date	January 31, 2007	Reg. No.	50,389



PATENT
Attorney Docket No. DLT-001DV2
(104570/141785)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco et al. CONFIRMATION NO.: 7166
SERIAL NO.: 10/650,389 GROUP NO.: 3694
FILING DATE: August 28, 2003 EXAMINER: TRAMMELL,
JAMES P
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 31 day of January, 2007.



Mary Hutchinson

Commissioner for Patents
P.O. Box 1450
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Submitted herewith are:

1. Change of Correspondence Address (1 page)
2. Transmittal Form (1 page)
3. Return receipt postcard